## Case 17-11097 Doc 1 Filed 04/07/17 Entered 04/07/17 14:26:58 Desc Main Document Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport).  If your picture tification to your ting with the trustee.	Donald First name  A Middle name  Dascenzo Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-6992	

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Debtor 1 Donald A Dascenzo

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	503 Kildeer Dr #102 Bolingbrook, IL 60440	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Will County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Donald A Dascenzo

ar	t 2: Tell the Court About	Your B	Bankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> apage 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankrup box.	otcy
	choosing to file under	<b>■</b> C	Chapter 7				
		□с	Chapter 11				
		□с	Chapter 12				
		o c	Chapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typi attorney is subm	cally, if you are paying the fee yo	with the clerk's office in your local court for more ourself, you may pay with cash, cashier's check, or lif, your attorney may pay with a credit card or check.	money
						n, sign and attach the Application for Individuals to	Pay
			I request tha	t my fee be wai		only if you are filing for Chapter 7. By law, a judge	
			applies to you	ur family size and	I you are unable to pay the fee in	ur income is less than 150% of the official poverty I installments). If you choose this option, you must that Form 103B) and file it with your petition.	
).	Have you filed for bankruptcy within the	■ No					
	last 8 years?	□ Ye	es.				
			District		<u> </u>	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y€	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	□ No	o. Go to li	ine 12.			
	residence?	■ Ye	es. Has yo	ur landlord obtai	ned an eviction judgment against	you and do you want to stay in your residence?	
				No. Go to line 1	2.		
				Yes. Fill out <i>Init</i> bankruptcy petit		udgment Against You (Form 101A) and file it with t	this

Document Page 4 of 46 Case number (if known) Debtor 1 Donald A Dascenzo Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No.

#### Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For a definition of small business debtor, see 11

U.S.C. § 101(51D).

Part 4:

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.

■ No.

☐ Yes.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

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Debtor 1 Donald A Dascenzo

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 46 Case number (if known) Debtor 1 **Donald A Dascenzo Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 100-199 □ 200-999 How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Donald A Dascenzo Signature of Debtor 2 **Donald A Dascenzo** Signature of Debtor 1 Executed on April 7, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Donald A Dascenzo

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie G	leason	Date	April 7, 2017	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Julie Glea	son			
Printed name				
Gleason 8	k Gleason			
Firm name				
77 W Was	hington, Ste 1218			
Chicago, I	L 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	(312) 578-9530	Email address	troy@chicagobk.com	
6273536				
Bar number & S	itate			

			TII FAUE 0 01 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Donald A Dascen	zo		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

rai	t 1: Summarize Your Assets		
		Your a Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	13,677.43
	1c. Copy line 63, Total of all property on Schedule A/B	\$	13,677.43
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	4,610.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	7,288.00
	Your total liabilities	\$	11,898.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,419.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,410.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other scl	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	personal	, family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Debtor 1 Donald A Dascenzo

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Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	0.00
		1 -	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total o	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in	this info	rmation to identify your ca	ase and this filing:	Paue 10 01 40		
Debto		Donald A Dascenzo	_			
Dobic	<i>,</i> 1	First Name	Middle Name	Last Name		
Debto	or 2 e, if filing)	First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the: N	NORTHERN DISTRICT OF ILL	INOIS		
Case	number			_		☐ Check if this is an
						amended filing
<b>-</b>		/ .				
		orm 106A/B				
Scl	nedu	le A/B: Prope	erty			12/15
hink it nforma	fits best.	Be as complete and accurate ore space is needed, attach a	tems. List an asset only once. It as possible. If two married peop separate sheet to this form. On t	ole are filing together, both a	re equally responsible for	supplying correct
Part 1	Describe	e Each Residence, Building, L	Land, or Other Real Estate You C	Own or Have an Interest In		
. Do y	ou own or	have any legal or equitable in	nterest in any residence, buildin	g, land, or similar property?		
	lo. Go to Pa	art 2				
_		is the property?				
	_					
Part 2	Describe	e Your Vehicles				
someo	ne else dr rs, vans, t		able interest in any vehicles, also report it on <i>Schedule G:</i> ty vehicles, motorcycles			ŕ
3.1	Make:	Hyundai	Who has an interest in t	the property? Check one		claims or exemptions. Put
	Model:	Elantra	☐ Debtor 1 only			ured claims on Schedule D: laims Secured by Property.
	Year:	2013	Debtor 2 only		Current value of the	Current value of the
	• •	ate mileage: 2250		· ·	entire property?	portion you own?
ı	Other info		At least one of the del	otors and another		
		<b>U</b>	Check if this is come (see instructions)	munity property	\$8,415.00	\$4,207.50
	<i>mples:</i> Bo No		<b>/s and other recreational vel</b> al watercraft, fishing vessels, s			
.pa Part 3	ges you h	nave attached for Part 2. We are attached for Part 2. We are a week attached to be a second and thouseh	u own for all of your entries Vrite that number hereold Items old Items ole interest in any of the follo			\$4,207.50  Current value of the portion you own?  Do not deduct secured

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property

	Case 17		Doc 1	Filed 04/07/17 Document	Entered 04/07/17 14:2 Page 11 of 46	
Debto	r 1 Donald A D	ascenzo			Case number	(if known)
	Yes. Describe					
					rniture, Kitchen Appliances,	\$950.00
		tables,	chairs, sof	as)		Ψ330.00
Ex	including ce			stereo, and digital equi lia players, games	pment; computers, printers, scanners	; music collections; electronic devices
			mer Electro , Phones, S		evisions, Radios, Computers,	\$200.00
Exa	other collec		paintings, pri orabilia, colled		oks, pictures, or other art objects; sta	mp, coin, or baseball card collections;
		Books,	Pictures, \	/ideos, and DVDs		\$150.00
10. Fin	Yes. Describe  rearms  xamples: Pistols, rifle  No  Yes. Describe  othes	es, shotgun		n, and related equipmen		
		clothes, furs	, leather coat	s, designer wear, shoes	, accessories	
		Used C	lothing			\$200.00
	xamples: Everyday j		, ,	engagement rings, wed	lding rings, heirloom jewelry, watches	, gems, gold, silver
				<u> </u>		
E.	on-farm animals xamples: Dogs, cats No Yes. Describe	, birds, hors	ses			
				u did not already list, i	ncluding any health aids you did n	ot list

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known)

De	Donaid A D	ascenze	<u> </u>	Case number (ii known)	
15.				Part 3, including any entries for pages you have attached	\$1,550.00
Por	rt 4: Describe Your Finar	acial Acca	240		
				n any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	□ No		·	nome, in a safe deposit box, and on hand when you file your petition	on
				Cash on Hand	\$50.00
				counts; certificates of deposit; shares in credit unions, brokerage has with the same institution, list each.  Institution name:	nouses, and other similar
		17.1.	Checking	West Suburban Bank	\$200.00
		17.2.	Savings	West Surban Bank	\$300.00
	Bonds, mutual funds, Examples: Bond funds ■ No □ Yes			rokerage firms, money market accounts	
		tock and	d interests in incorp	porated and unincorporated businesses, including an interes	t in an LLC, partnership, and
	■ No □ Yes. Give specific in		n about themame of entity:		
	Negotiable instruments	s include	personal checks, ca	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orders. ransfer to someone by signing or delivering them.	
	<ul><li>No</li><li>Yes. Give specific inf</li></ul>		about them suer name:		
	Retirement or pension Examples: Interests in No			403(b), thrift savings accounts, or other pension or profit-sharing	plans
	☐ Yes. List each accou		ately. of account:	Institution name:	
		ed depos	its you have made s	so that you may continue service or use from a company t, public utilities (electric, gas, water), telecommunications compan	ies, or others
	■ N0  Yes			Institution name or individual:	
	Annuities (A contract f	or a perio	odic payment of mor	ney to you, either for life or for a number of years)	
		ssuer nar	me and description.		

Case 17-11097 Doc 1 Filed 04/07/17 Entered 04/07/17 14:26:58 Desc Main Document Page 13 of 46 Case number (if known) Debtor 1 **Donald A Dascenzo** 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: Whole Life Insurance (value as of Ex Wife \$7,369,93 4/7/17) 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Describe each claim.......

■ No

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Case number (if known) Document Debtor 1 **Donald A Dascenzo** 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$7,919.93 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$4.207.50 57. Part 3: Total personal and household items, line 15 \$1,550.00 58. Part 4: Total financial assets, line 36 \$7,919.93 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$13,677.43 Copy personal property total \$13,677.43 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$13,677.43

Official Form 106A/B Schedule A/B: Property page 5

			Document	F	Page 15 of 46	_
Fil	l in this inform	ation to identify your c	ase:			
De	btor 1	Donald A Dascenz	:0			
_		First Name	Middle Name	L	ast Name	
	ebtor 2 ouse if, filing)	First Name	Middle Name	L	ast Name	
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF	II I IN	OIS	
		intropied Court for the				
	nse number					☐ Check if this is an amended filing
_	· · · · -	4000				
O <sub>1</sub>	fficial For	m 106C				
S	chedule	e C: The Pro	perty You Cla	ıim	as Exempt	4/16
the nee cas For spe any fun exe	property you listed and a fill out and a number (if known a feach item of pecific dollar amy applicable stands—may be unapplicable stands—be applicable stands—supplicable stands—suppli	sted on Schedule A/B: Property you claim as e sount as exempt. Alternatutory limit. Some exemptimited in dollar amount.	roperty (Official Form 106A/B) nany copies of Part 2: Addition exempt, you must specify the latively, you may claim the form the subject of the propertions—such as those forms. However, if you claim and the value of the propertions—such as the propertions.	e ame full fa heal exer	our source, list the property that you age as necessary. On the top of any ount of the exemption you claim. Ir market value of the property be thaids, rights to receive certain be notion of 100% of fair market value.	One way of doing so is to state a eing exempted up to the amount of benefits, and tax-exempt retirement
1.	Which set of	exemptions are you cla	aiming? Check one only, eve	n if yo	our spouse is filing with you.	
	■ You are cla	iming state and federal r	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are cla	iming federal exemption	s. 11 U.S.C. § 522(b)(2)			
2.	For any prope	erty you list on <i>Schedu</i>	le A/B that you claim as exe	empt.	fill in the information below.	
	Brief description	Specific laws that allow exemption				
		hat lists this property	on Current value of the portion you own  Copy the value from		ount of the exemption you claim eck only one box for each exemption.	opcome taws that allow exemption
			Schedule A/B			
	2013 Hyund Motor Vehic	ai Elantra 22500 mile	\$4,207.50		\$2,400.00	735 ILCS 5/12-1001(c)
	Line from Sch				100% of fair market value, up to any applicable statutory limit	
		ures, Videos, and DV	/Ds \$150.00		100%	735 ILCS 5/12-1001(a)
	Line from Sch	edule A/B. <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
	Used Clothi	<b>ng</b> edule A/B: <b>11.1</b>	\$200.00	•	100%	735 ILCS 5/12-1001(a)
		00000702.1111			100% of fair market value, up to any applicable statutory limit	
	Whole Life I 4/7/17)	nsurance (value as o	of \$7,369.93		\$4,000.00	735 ILCS 5/12-1001(b)
	Beneficiary:	: Ex Wife edule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
3.	(Subject to adj	justment on 4/01/19 and you acquire the property		ases f	iled on or after the date of adjustme	

Official Form 106C

Yes

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Debtor 1 Donald A Dascenzo Case number (if known)

Debtor 1 Donald A Dascenzo   Debtor 2   Donald A Dascenzo   Middle Name   Last		17-11097	Doc 1	Filed 04/07/17 Document	Entere Page 17	d 04/07/17 14:2 7 of 46	26:58 D	esc Main	
Debtor 2 (Spouse it, filing) First Name   Middle Name   Last Name    United States Bankruptcy Court for the:   NORTHERN DISTRICT OF ILLINOIS    Case number   Check if this is an amended filing    Difficial Form 106D   Check if this is an amended filing    Difficial Form 106D   Schedule D: Creditors Who Have Claims Secured by Property   12/15    Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space sneeded, copy the Additional Page, fill if out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  Do any creditors have claims secured by your property?    No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.    Yes. Fill in all of the information below.      Part 1:   List All Secured Claims									
United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS    Class number	Fi	rst Name	Mid	dle Name	Last Name				
Case number   Check if this is an amended filing      Check if this is an amended filing		rst Name	Mid	dle Name	Last Name				
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space specified tout, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  1. No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  1. Yes. Fill in all of the information below.  1. List all secured claims. If a creditor has more than one secured claim, list the creditor separately much as possible, list the claims in alphabetical order according to the creditor's name.  2. List all secured claims.  2. List all secured claims. If a creditor has particular claim, list the other creditors in Part 2. As mount of claim bon to deduct the value of collateral that supports this claim claim is aphabetical order according to the creditor's name.  2. Hyundai Capital Americ  2. Creditor's Name  1. Describe the property that secures the claim:  2. Hyundai Capital Americ  2. Hyundai Elantra 22500 miles  Motor Vehicles:  4000 Macarthur Blvd Ste Newport Beach, CA 92660  Number, Street, City, State & Zip Code  1. Unilequidated  1. Disputed  1. Disputed  1. An agreement you made (such as mortgage or secured carriolar)  2. Debtor 1 and Debtor 2 only  2. Debtor 1 and Debtor 2 only  3. Debtor 1 and Debtor 2 only  3. Statutory lien (such as tax lien, mechanic's lien)  3. Judgment lien from a lawsuit  3. Column A  4. Column B  4. Value of collateral that supports this claim relates to a confusion of the debtors and another lien. Check if this claim relates to a community debt.  2. Column A  4. Amount of claim Do not deduct the value of collateral that supports this claim. If any state of collateral that supports this claim. If any state of collateral that supports this claim. If any state of	United States Bankrup	otcy Court for the	NORTH	ERN DISTRICT OF ILL	INOIS				
Difficial Form 106D Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number (if known).  Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Part 1s: List All Secured Claims  Column A Amount of claim Do not deduct the value of collateral that supports this claim. If more than one creditor has a particular claim, list the other creditors name.  2.1 Hyundai Capital Americ Creditor's Name  Describe the property that secures the claim:  Creditor's Name  Describe the property that secures the claim: S4,610.00  Describe the property that secured that apply.  As of the date you file, the claim is: Check all that apply.  Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Opened	Case number								
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more spaces needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  1. Do any creditors have claims secured by your property?  1. Do any creditors have claims secured by your property?  1. List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the other creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As possible, list the claims in alphabetical order according to the creditor's name.  2. Hyundai Capital Americ  2. Hyundai Capital Americ  Creditor's Name  4000 Macarthur Blvd Sts Newport Beach, CA 92660  Number, Street, City, State & Zp Code  Who owes the debt? Check one.  2013 Hyundai Elantra 22500 miles  Motor Vehicle:  As of the date you file, the claim is: Check all that apply.  As of the date you file, the claim is: Check all that apply.  A lature of lien. Check all that apply.  A lature of lien. Check all that apply.  A na agreement you made (such as mortgage or secured carrican)  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 3 only  Contingent  Undiquidated  Openda  1/1/13 Last  Active	(if known)							•	ın
Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space speeded, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case unumber (if known).  Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately much as possible, list the claims in alphabetical order according to the creditor's name.  Pescribe the property that secures the claim:  Creditor's Name  Part 1: List All Secured Claims  Column A  Amount of claim Do not deduct the value of collateral, the value of collateral, the value of collateral. The value of collateral that supports this claim is supports this claim.  Thyundai Capital Americ  Creditor's Name  Pescribe the property that secures the claim:  2013 Hyundai Elantra 22500 miles  Motor Vehicle:  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Nature of lien. Check all that apply.  At least one of the debtors and another  Check if this claim relates to a community debt  Check if this claim relates to a community debt  Check if this claim relates to a community debt  Check if this claim relates to a community debt  Community debt  Active								amended ming	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case unumber (if known).  1. Do any creditors have claims secured by your property?  1. No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  1. Yes. Fill in all of the information below.  1. List All Secured Claims  2. List All Secured claims. If a creditor has more than one secured claim, list the creditor spanartely for each claim. If more than one reditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 Hyundai Capital Americ  1. Creditor's Name  1. Describe the property that secures the claim:  2.1 Hyundai Capital Americ  2.1 Hyundai Capital Americ  2.2. List all secured Claims in alphabetical order according to the creditor's name.  2.3 Hyundai Elantra 22500 miles  4000 Macarthur Blvd Ste Newport Beach, CA  2013 Hyundai Elantra 22500 miles  Motor Vehicle:  2. As of the date you file, the claim is: Check all that apply.  2. Contingent  2. Unliquidated  2. Disputed  2. Nature of iclaim  2. A file and the creditor's name.  3. A file date you file, the claim is: Check all that apply.  2. Contingent  3. An agreement you made (such as mortgage or secured car loan)  3. An agreement you made (such as mortgage or secured car loan)  3. An agreement you made (such as tax lien, mechanic's lien)  3. A least one of the debtors and another  3. Column A  4. Amount of claim  4. Amount of claim  5. A follower of collateral.  5. A follower of claims.  5. Column A  Amount of claims.					_				
s needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (it known).  1. Do any creditors have claims secured by your property?    No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.   Yes. Fill in all of the information below.   Part 1: List All Secured Claims   Yes. Fill in all of the information below.   Part 1: List All Secured Claims	Schedule D:	Creditors	Who F	lave Claims	secure	by Property	<u>/</u>	1	12/15
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As mount of claim Do not deduct the value of collateral that supports this claim in alphabetical order according to the creditor's name.  Describe the property that secures the claim:  2.1 Hyundai Capital Americ  Creditor's Name  Describe the property that secures the claim:  4000 Macarthur Blvd Ste Newport Beach, CA 92660  Number, Street, City, State & Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another Check if this claim relates to a community debt  Opened  11/13 Last Active	s needed, copy the Add								
Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As mount of claim Do not deduct the value of collateral.  2.1 Hyundai Capital Americ  Creditor's Name  Describe the property that secures the claim:  4000 Macarthur Blvd Ste Newport Beach, CA 92660  Number, Street, City, State & Zip Code  Who owes the debt? Check one.  Describe the date you file, the claim is: Check all that apply.  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another Check iff this claim relates to a community debt  Opened  11/13 Last Active	. Do any creditors have	claims secured b	y your proper	ty?					
List All Secured Claims   List All Secured Claims	☐ No. Check this	box and submit t	his form to th	ne court with your other	schedules. Y	ou have nothing else to	report on thi	s form.	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As mount of claim Do not deduct the value of collateral that supports this claim.  2.1 Hyundai Capital Americ  Creditor's Name    A000 Macarthur Blvd Ste Newport Beach, CA 92660   Number, Street, City, State & Zip Code   Unliquidated   Disputed	Yes. Fill in all of	of the information	below.	•		-			
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As mount of claim Do not deduct the value of collateral that supports this claim.  2.1 Hyundai Capital Americ  Creditor's Name    A000 Macarthur Blvd Ste Newport Beach, CA 92660   Number, Street, City, State & Zip Code   Unliquidated   Disputed	Part 1: List All Sec	cured Claims							
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As a particular claim, list the claims in alphabetical order according to the creditor's name.  2.1 Hyundai Capital Americ  Creditor's Name  4000 Macarthur Blvd Ste Newport Beach, CA 92660  Number, Street, City, State & Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another Check if this claim relates to a community debt  Opened 11/13 Last Active			more than one	secured claim, list the cred	ditor senarately	Column A	Column B	Column	С
Describe the property that secures the claim:  In the claim is a community debt  Describe the property that secures the claim:  In the claim is a community debt  Describe the property that secures the claim:  In the claim is a community debt  Describe the property that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that secures the claim:  In the claim is a community that spoke and it is a community that spoke and	for each claim. If more th	nan one creditor has	a particular c	laim, list the other creditors	in Part 2. As Î	Amount of claim Do not deduct the	that supports	s this portion	red
## A000 Macarthur Blvd Ste Newport Beach, CA 92660    Number, Street, City, State & Zip Code	2.1 Hyundai Capi	tal Americ	Describe th	e property that secures the	he claim:			•	\$0.00
Newport Beach, CA 92660   Number, Street, City, State & Zip Code   Contingent   Unliquidated   Disputed	Creditor's Name				miles				
Number, Street, City, State & Zip Code  Unliquidated Disputed  Nature of lien. Check all that apply.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Opened 11/13 Last Active	Newport Bead			ate you file, the claim is: (	Check all that				
Who owes the debt? Check one.  Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Opened 11/13 Last Active	92660		☐ Continge	ent					
Who owes the debt? Check one.    Debtor 1 only	Number, Street, City,	State & Zip Code	_						
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  □ Opened 11/13 Last Active	Who owes the debt?	Check one.							
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  Opened 11/13 Last Active	■ Debtor 1 only		_		nortgage or sec	cured			
□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  Opened 11/13 Last Active	•		car loar	n)					
□ At least one of the debtors and another □ Check if this claim relates to a community debt  Opened 11/13 Last Active		2 only	☐ Statutor	lien (such as tax lien, med	chanic's lien)				
Check if this claim relates to a community debt  Opened 11/13 Last Active				•	,				
11/13 Last Active	☐ Check if this claim r		_						
Active									
	Date debt was incurred	Active	l aet	4 digits of account numb	ner 6473				
	Date dest was inculted	2103/11		- algite of account numb					

Add the dollar value of your entries in Column A on this page. Write that number here: \$4,610.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$4,610.00

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 18	3 of 46	
Fill in this in	formation to identify your	case:			
Debtor 1	Donald A Dascen	zo			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United State	a Pankruptov Court for the	NORTHERN DISTRICT OF ILL	INOIS		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS		
Case numbe	ır				
(if known)				-	Check if this is an amended filing
					amended ming
Official F	orm 106E/F				
Schedul	e E/F: Creditors W	ho Have Unsecured	Claims		12/15
Schedule G: E Schedule D: C left. Attach the name and case	xecutory Contracts and Unexp reditors Who Have Claims Sec Continuation Page to this pag e number (if known).	ired Leases (Official Form 106G). D ured by Property. If more space is r e. If you have no information to rep	o not include needed, copy t	ontracts on Schedule A/B: Property (Of any creditors with partially secured clai the Part you need, fill it out, number the do not file that Part. On the top of any a	ims that are listed in entries in the boxes on the
	st All of Your PRIORITY Un				
_ ′	reditors have priority unsecure	d claims against you?			
	to Part 2.				
Part 2: Li	st All of Your NONPRIORIT	V Uneocured Claims			
	editors have nonpriority unsec				
	• •				
□ No. Yo	ou nave nothing to report in this p	art. Submit this form to the court with	your otner sche	edules.	
Yes.					
unsecured	claim, list the creditor separately	for each claim. For each claim listed	, identify what t	holds each claim. If a creditor has more ype of claim it is. Do not list claims already three nonpriority unsecured claims fill out	included in Part 1. If more
					Total claim
4.1 <b>Disc</b>	cover Fin Svcs Llc	Last 4 digits of acco	ount number	2213	\$5,504.00
Nonp	riority Creditor's Name			Opened 02/46 Leet Active	
	Box 15316	When was the debt	incurred?	Opened 02/16 Last Active 3/05/17	
	nington, DE 19850	As of the data you	ila tha alaim i	er Charle all that are he	<del></del>
	per Street City State Zlp Code incurred the debt? Check one.	As of the date you f	ile, the claim i	s: Check all that apply	
_	ebtor 1 only	☐ Contingent			
	ebtor 2 only	☐ Unliquidated			
	ebtor 1 and Debtor 2 only	☐ Disputed			
	t least one of the debtors and and	_ '	ITY unsecured	d claim:	
	heck if this claim is for a com	По			
debt		☐ Obligations arisin	g out of a sepa	ration agreement or divorce that you did n	ot
	e claim subject to offset?	report as priority clair		g plans, and other similar debts	
■ N		•	•	= •	
☐ Y	es	Other. Specify	Credit Card		

Debtor	1 Donald A		Document Page 1	9 of 4		C Main			
4.2	Dsnb Macy		Last 4 digits of account number	0120		\$574.00			
	Nonpriority Cre	editor's Name		Onon	and 02/15 Last Active				
	Po Box 821	18	When was the debt incurred?	3/06/	ned 02/15 Last Active				
_	Mason, OH								
	Number Street City State Zlp Code  Who incurred the debt? Check one.		As of the date you file, the claim	is: Check	all that apply				
	■ Debtor 1 on	nly	☐ Contingent						
	Debtor 2 on	nly	☐ Unliquidated						
	Debtor 1 an	nd Debtor 2 only	☐ Disputed						
	☐ At least one	e of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if th	is claim is for a community	☐ Student loans						
	debt	ubject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement or divorce that you did not				
	■ No		Debts to pension or profit-sharing	ng plans, a	and other similar debts				
	Yes		Other. Specify Charge Ac	count					
4.3	Kohls/capc		Last 4 digits of account number	9199		\$1,210.00			
	N56 W 170	00 Ridgewood Dr ee Falls, WI 53051	When was the debt incurred?	Open 3/06/	ned 04/02 Last Active 17				
-	Number Street City State Zlp Code		As of the date you file, the claim	is: Check	all that apply				
	Who incurred	the debt? Check one.							
	■ Debtor 1 only		☐ Contingent						
	Debtor 2 on	nly	☐ Unliquidated						
	Debtor 1 an	nd Debtor 2 only	☐ Disputed						
	☐ At least one	e of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if th	is claim is for a community	☐ Student loans						
	debt	ubject to offset?	Obligations arising out of a separeport as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No		☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes		Other. Specify Charge Ac	count					
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed						
is tryir have n	ng to collect from	om you for a debt you owe to some	out your bankruptcy, for a debt that yeone else, list the original creditor in ou listed in Parts 1 or 2, list the add submit this page.	Parts 1	or 2, then list the collection agency	here. Similarly, if you			
Part 4:	Add the A	mounts for Each Type of Unse	ecured Claim						
	the amounts of f unsecured cla		s. This information is for statistical r	eporting	purposes only. 28 U.S.C. §159. Add	the amounts for each			
					Total Claim				
	6a. F <b>otal</b>	Domestic support obligations		6a.	\$				
from Pa	aims art 1 6b.	Taxes and certain other debts y	ou owe the government	6b.	\$ 0.00				
	6c.	Claims for death or personal inj	ury while you were intoxicated	6c.	\$ 0.00				
	6d.	Other. Add all other priority unsec	ured claims. Write that amount here.	6d.	\$ 0.00				
	6e.	Total Priority. Add lines 6a through	gh 6d.	6e.	\$				
					Total Claim				

Total claims from Part 2

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts

6f.

6g.

6h.

Student loans

6f.

6g.

6h.

0.00

0.00

0.00

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Page 20 of 46 Case number (if know) Debtor 1 Donald A Dascenzo

Si.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	7,288.00
			_	

Total Nonpriority. Add lines 6f through 6i. 7,288.00

			.111 1 (1(1), 2 ± (1) 4(1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Donald A Dascen	izo		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3	City		State	ZIF Code	
	Name				
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
_			· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	

		Docume	ent Page 22 d	of 46	
Fill in this	s information to identify your	case:			
Dahtan 4	Daniel A Danasa				
Debtor 1	Donald A Dascer	Middle Name	Last Name		
Debtor 2	i iist ivaine	Wildale Name	Last Name		
(Spouse if, fil	ling) First Name	Middle Name	Last Name		
	<i>5,</i>				
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0	- L				
Case num	iber			☐ Check if this is an	
(				Check if this is an amended filing	
				amended ming	
Officia	al Form 106H				
Sched	dule H: Your Cod	ebtors		12	/15
	e and case number (if known) you have any codebtors? (If	• •		as a codebtor.	
■ No					
☐ Ye	s				
	thin the last 8 years, have you na, California, Idaho, Louisiana			<b>y?</b> (Community property states and territories include ington, and Wisconsin.)	
■ No	. Go to line 3.				
☐ Ye	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in lin Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person s sure you have listed the creditor on Schedule D (O 16G). Use Schedule D, Schedule E/F, or Schedule G	fficial
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the	debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
				_	
3.2				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your	case:							
Del	btor 1 Donald A I	Dascenzo			_				
	btor 2 puse, if filing)				_				
Uni	ited States Bankruptcy Court for th	ne: NORTHERN DISTRI	CT OF ILLINOIS		_				
	se number 		-		[	heck if this is:  An amende  A suppleme	ent showing p		chapter
$\bigcirc$	fficial Form 106I						as of the follo	wing date:	
						MM / DD/ Y	YYY		
	chedule I: Your Ind as complete and accurate as po			<b>(5.1</b> )		<b>.</b>			12/15
sup spo atta	plying correct information. If you use. If you are separated and you have separated to this form the separate sheet	u are married and not fili our spouse is not filing w . On the top of any additi	ng jointly, and your s ith you, do not includ	spouse i de inforr	s living w nation ab	ith you, inclued the view of t	ude informatiuse. If more	tion about space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filin	g spouse	
	If you have more than one job,	Form to the state of the state	☐ Employed			☐ Emplo	yed		
	attach a separate page with information about additional employers.	Employment status	■ Not employed			☐ Not e	mployed		
	Include part-time, seasonal, or	Occupation				_			
	self-employed work.	Employer's name				_			
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Pai	rt 2: Give Details About Mo	onthly Income							
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to re	port for	any line, v	vrite \$0 in the	space. Inclu	de your nor	n-filing
-	ou or your non-filing spouse have r e space, attach a separate sheet t		ombine the information	n for all e	mployers	for that perso	n on the line	s below. If y	ou need
					For	Debtor 1	For Debto		
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00	\$	N/A_	

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Deb	tor 1	Donald A Dascenzo	-	C	Case	number (if kno	wn)				
						Debtor 1		non-f	ebtor iling s	2 or spouse	
	Cop	by line 4 here	4.		\$_	0.	00	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	۱.	\$	0.	00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$		00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$_		00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$		00	\$		N/A	_
	5e. 5f.	Insurance Domestic support obligations	5e 5f.		\$ \$		00 00	\$		N/A N/A	_
	5g.	Union dues	5g		<b>\$</b> -		00	\$ —		N/A N/A	_
	5h.	Other deductions. Specify:	-		\$_			+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$	0.	00	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.	00	\$		N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			•						
	٥Ŀ	monthly net income.	8a		\$_ \$		00	\$		N/A	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8b	).	Φ_	U.	00_	<b>\$</b>		N/A	_
		settlement, and property settlement.	8c	<b>:</b> .	\$	0.	00	\$		N/A	
	8d.	Unemployment compensation	8d	l.	\$	0.	00	\$		N/A	_
	8e.	Social Security	8e	<b>)</b> .	\$	1,419.	00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$		00	\$		N/A	_
	8g.	Pension or retirement income	8g		\$_		00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$_	0.	00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	1,419.	00	\$		N/A	4
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,419.00	<b>+</b> \$		N/A	= \$	1,419.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		<u> </u>		1,413.00			11//		1,413.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	depe					,		∍ J. +\$	0.00
12.		It the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	1,419.00
4.5	_		•						l	Combi	ned ly income
13.	<b>■</b>	you expect an increase or decrease within the year after you file this form  No.  You Explain:	?								

Official Form 106I Schedule I: Your Income page 2

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EII is	this informs	tion to identify w	21.1. 22.22.			Ī		
		ation to identify yo						
Debto	or 1	Donald A Da	scenzo				k if this is: An amended filing	
Debto	or 2						ū	ving postpetition chapter
(Spou	ise, if filing)					,	13 expenses as of	the following date:
United	d States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	Ī	MM / DD / YYYY	
Case	number							
(If kno	own)							
Off	icial Fo	rm 106J						
		J: Your	Exper	ises				12/15
Be a	s complete mation. If m	and accurate as	possible.	If two married people ar ch another sheet to this				
Part 1.	1: Desci	ribe Your House	hold					
	No. Go to							
		es Debtor 2 live	in a separ	ate household?				
		lo	•					
	□Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour ovi	oenses include	_					☐ Yes
	expenses o	f people other t	han $_{m \Box}$	No				
	yourself an	d your depende	nts? ⊔	Yes				
Part :	2: Estim	ate Your Ongoi	ng Monthi	y Expenses				
expe				uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	cial Form 10		a nave inc	cluded it on <i>Schedule I:</i> )	our income		Your exp	enses
		_						
		or home owners and any rent for th		ses for your residence. I r lot.	nclude first mortgag	e 4. \$		302.00
	If not includ	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
	•	rty, homeowner's	-			4b. \$		0.00
				ipkeep expenses		4c. \$		0.00
		owner's associat		dominium dues our residence, such as ho	mo oquity loops	4d. \$ 5. \$		0.00
J.	Auditional I	nortyaye payiii	ciilo iui ya	our residence, such as no	me equity loans	ე. ֆ		0.00

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Debtor 1 Donald A Dascenzo	Case number (if known)	
. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	100.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable	·	45.00
6d. Other. Specify:	6d. \$	0.00
Food and housekeeping supplies	7. \$	350.00
Childcare and children's education costs	8. \$	
	9. \$	0.00
Clothing, laundry, and dry cleaning	·	50.00
Personal care products and services	10. \$	50.00
Medical and dental expenses	11. \$	20.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fa Do not include car payments.</li> </ol>	re. 12. \$	150.00
Entertainment, clubs, recreation, newspapers, magazi	·	10.00
Charitable contributions and religious donations	14. \$	0.00
<ol><li>Insurance.</li><li>Do not include insurance deducted from your pay or include</li></ol>	lad in lines 4 or 20	
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15a. \$	0.00 148.00
	·	
15c. Vehicle insurance	15c. \$	50.00
15d. Other insurance. Specify:	15d. \$	0.00
5. <b>Taxes.</b> Do not include taxes deducted from your pay or inc		
Specify:	16. \$	0.00
. Installment or lease payments:	47- •	405.00
17a. Car payments for Vehicle 1	17a. \$	135.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
. Your payments of alimony, maintenance, and support	that you did not report as	0.00
deducted from your pay on line 5, Schedule I, Your Inc	come (Official Form 106l).	
Other payments you make to support others who do n		0.00
Specify:	19.	
Other real property expenses not included in lines 4 o		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
. Other: Specify:	21. +\$	0.00
2. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	1,410.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any,	from Official Form 106J-2 \$	
22c. Add line 22a and 22b. The result is your monthly exp	enses.	1,410.00
3. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from		1,419.00
23b. Copy your monthly expenses from line 22c above.	23b\$	1,410.00
23c. Subtract your monthly expenses from your monthly		0.00
The result is your monthly net income.	23c. \\$	9.00
4. Do you expect an increase or decrease in your expens		
	n the year or do you expect your mortgage payment to increase or de	crease because o
modification to the terms of your mortgage?		
■ No.		
☐ Yes. Explain here:		

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Fill in tr	nis information to identify y	our case:			
Debtor 1	Donaid / CDdo	<u> </u>	LeatNesse		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if,		Middle Name	Last Name		
United S	States Bankruptcy Court for th	ne: NORTHERN DISTRIC	T OF ILLINOIS		
Case nu	ımher				
(if known)					heck if this is an
				ar	mended filing
Ott: -: -	- L Carres 400Daa				
	al Form 106Dec				
Dec	laration Abou	t an Individua	I Debtor's Sc	hedules	12/15
If two ma	arried people are filing toge	ether, both are equally resp	onsible for supplying cor	rect information.	
You mus	st file this form whenever yo	ou file bankruptcy schedule	es or amended schedules.	. Making a false statement, conce	ealing property, or
obtainin	g money or property by fra	ud in connection with a bar		n fines up to \$250,000, or impriso	
years, o	r both. 18 U.S.C. §§ 152, 134	41, 1519, and 3571.			
	Sign Below				
Dic	d you pay or agree to pay so	omeone who is NOT an atto	orney to help you fill out b	eankruptcy forms?	
_	No				
	NO				
	Yes. Name of person			Attach Bankruptcy Petition	
				Declaration, and Signatu	re (Official Form 119)
	der penalty of perjury, I dec	lare that I have read the sui	mmary and schedules file	d with this declaration and	
tnat	t they are true and correct.				
Х	/s/ Donald A Dascenzo		X		
	Donald A Dascenzo		Signature of	Debtor 2	
	Signature of Debtor 1				
	Date <b>April 7, 2017</b>		Date		
	April 1, 2011				

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	l in this infor	mation to identify you	******			
		mation to identify you				
De	btor 1	Donald A Dasce	Middle Name	Last Name		
De	btor 2					
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Ca	se number					
	nown)					Check if this is an
						amended filing
Of	fficial Fo	rm 107				
			Affairs for Indivi	duals Filing for B	ankruptcy	4/10
				are filing together, both are		
				this form. On the top of an		
nun	nber (if know	n). Answer every ques	stion.			
Pa	rt 1: Give I	Details About Your Ma	rital Status and Where Yo	u Lived Before		
1	What is you	ır current marital statu	ıs?			
••		ii ourront martar state				
	☐ Married	i				
	Not ma	rried				
2.	During the	last 3 years, have you	lived anywhere other than	where you live now?		
	■ No	- ( - II - ( (I) I I	South the least Occasion Deci	and Control of the co		
	⊔ Yes. Li	st all of the places you i	ived in the last 3 years. Do i	not include where you live nov	<i>I</i> .	
	Debtor 1 P	rior Address:	Dates Debtor '	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
3. stat				egal equivalent in a commur evada, New Mexico, Puerto R		
siai	os ana torntor	703 Include Anzona, Oa	mornia, idano, Lodisiana, iv	evada, New Mexico, i deito it	ico, rexas, washington and	Wisconsin.)
	No					
	☐ Yes. M	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (C	Official Form 106H).		
Da	rt 2 Expla	in the Sources of You	r Incomo			
Га	LXPIA	in the Sources of You	i income			
4.				ng a business during this ye		lendar years?
		,	•	all businesses, including part ve together, list it only once ur		
	ii you are iiii	ng a joint case and you	nave income that you recei	ve together, list it only once th	idei Debioi 1.	
	No					
	☐ Yes. Fi	II in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and	Check all that apply.	(before deductions
				exclusions)		and exclusions)

Case 17-11097 Doc 1 Filed 04/07/17 Entered 04/07/17 14:26:58 Desc Main Page 29 of 46 Document Case number (if known) Debtor 1 Donald A Dascenzo Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until SSI Benefits \$6,112.00 the date you filed for bankruptcy: s "incurred by an

	r last calei inuary 1 to	ndar year: December	31, 2016 ) SSI Benefits	\$18,300.00
		dar year be December		\$18,300.00
Pa	rt 3: Lis	t Certain Pa	ayments You Made Before You Filed for	Bankruptcy
6.	Are eithe ☐ No.	Neither D	s or Debtor 2's debts primarily consume ebtor 1 nor Debtor 2 has primarily cons primarily for a personal, family, or househo	umer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by ar
		□ No. □ Yes	Go to line 7.  List below each creditor to whom you papaid that creditor. Do not include payment include payments to an attorney for	id you pay any creditor a total of \$6,425* or more?  id a total of \$6,425* or more in one or more payments and the total amount you not start for domestic support obligations, such as child support and alimony. Also, do his bankruptcy case.  s after that for cases filed on or after the date of adjustment.
	■ Yes.		or Debtor 2 or both have primarily cons e 90 days before you filed for bankruptcy, o	umer debts. id you pay any creditor a total of \$600 or more?
		■ No. □ Yes		id a total of \$600 or more and the total amount you paid that creditor. Do not obligations, such as child support and alimony. Also, do not include payments to ar

Creditor's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Reason for this payment

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8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos  No		ments or transfer a	any property on a	ccount of a de	ebt that benefited an
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	■ No					
	Yes. Fill in the details.  Case title	Nature of the case	Court or agency		Status of th	e case
	Case number					
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No. Go to line 11.		rty repossessed, f	foreclosed, garnis	shed, attached	d, seized, or levied?
	Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	l			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment become No  Yes. Fill in the details.		uding a bank or fii	nancial institutior	n, set off any a	nmounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date	action was	Amount
				taker	1	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		rty in the possess	ion of an assigne	e for the bene	efit of creditors, a
Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gifts	s with a total value	of more than \$60	0 per person?	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift or con		s or contributions	with a total value	of more than	\$600 to any charity?
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	contributed		s you ributed	Value
Par	t 6: List Certain Losses					

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 17-11097 Doc 1 Filed 04/07/17 Entered 04/07/17 14:26:58 Desc Main Document Page 31 of 46 Case number (if known) Debtor 1 Donald A Dascenzo or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of payment Address transferred or transfer was Email or website address made Person Who Made the Payment, if Not You Gleason & Gleason LLC \$940.00 attorney fees plus \$335.00 4/6/2017 \$1,275.00 77 W. Washington, Ste 1218 court filing fee. Chicago, IL 60602 http://chilawyers.com promised to help you deal with your creditors or to make payments to your creditors?

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who

Do not include any payment or transfer that you listed on line 16.
■ No □ Yes. Fill in the details.

transferred

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

Description and value of any property

transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement. No

Yes. Fill in the details. **Person Who Received Transfer Address** 

Person's relationship to you

Person Who Was Paid

Address

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

made

Date payment

or transfer was

Date transfer was made

Amount of

payment

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Yes. Fill in the details.

Name of trust

Description and value of the property transferred

Date Transfer was made

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Debtor 1 **Donald A Dascenzo** 

Pai	rt 8: List of Certain Financial Accounts, Ins	struments Safe Denosi	t Royas, and Stor	age Units	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated.	y, were any financial ac or other financial accou	counts or instrun	nents held in your name, or for y f deposit; shares in banks, credi	
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	t or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, any	safe deposit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the contents	Do you still have it?
22.	Have you stored property in a storage unit o  ■ No □ Yes. Fill in the details.	or place other than your	home within 1 ye	ear before you filed for bankrupt	cy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		escribe the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold or Control	for Someone Else			
23.	Do you hold or control any property that so for someone.	meone else owns? Incl	ude any property	you borrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the property	Value
Pa	rt 10: Give Details About Environmental Info	ormation			
For	the purpose of Part 10, the following definition	ons apply:			
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfac	e water, groundw		
	Site means any location, facility, or property to own, operate, or utilize it, including dispo		environmental lav	v, whether you now own, operate	e, or utilize it or used
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		as a hazardous w	aste, hazardous substance, toxi	c substance,
Rep	port all notices, releases, and proceedings that	at you know about, rega	ardless of when th	ney occurred.	
24.	Has any governmental unit notified you that	you may be liable or po	otentially liable u	nder or in violation of an environ	mental law?
	No Yes. Fill in the details.				

Name of site

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

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I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Donald A Dascenzo Signature of Debtor 2 **Donald A Dascenzo** Signature of Debtor 1 Date April 7, 2017 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Official Form 107

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Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1 Donald A Dascenzo

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Fill in this inform	nation to identify your	case:		
Debtor 1	Donald A Dascer	IZO		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Per	akruptov Court for the	NODTHEDN DIST	TRICT OF ILLINOIS	
United States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
Case number _				
(if known)				☐ Check if this is an
				amended filing
Official For	rm 108			
		n for Indiv	riduals Filing Under C	thanter 7
Otatemen	it or intentio	TI TOI IIIGIV	iddais i iiiig Oildei e	napter <i>1</i> 12/15
If you are an indiv	vidual filing under cha	nter 7. vou must fil	out this form if:	
	claims secured by yo	. ,,		
_	ed personal property a		ot expired	
				the date set for the meeting of creditors,
whiches on the f	•	ne court extends the	e time for cause. You must also send co	opies to the creditors and lessors you list
If two married pe	ople are filing togethe	r in a joint case, bo	th are equally responsible for supplying	correct information. Both debtors must
sign and	d date the form.			
			needed, attach a separate sheet to this	form. On the top of any additional pages,
write yo	our name and case nu	nber (if known).		
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
4	one that you listed in D	ant 4 of Cab adula D	Conditions What Have Claims Converted	Promonto (Official Forms 40CD) fill in the
information be		art 1 of Schedule D	: Creditors who have Claims Secured b	y Property (Official Form 106D), fill in the
Identify the cre	editor and the property t	hat is collateral	What do you intend to do with the pro	
			secures a debt?	as exempt on Schedule C?
Creditor's H	yundai Capital Ame	ric	☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	_
Description of	2013 Hyundai Elar	ntra 22500	Retain the property and enter into a	■ Yes
property	miles	III a 22500	Reaffirmation Agreement.	
securing debt:	Motor Vehicle:		☐ Retain the property and [explain]:	
cooding dobt.				
Part 2: List Yo	our Unexpired Persona	Il Property Leases		
				d Unexpired Leases (Official Form 106G), fill
			the trustee does not assume it. 11 U.S.C	n effect; the lease period has not yet ended. E. § 365(p)(2).
Describe your u	nexpired personal pro	norty loases		Will the lease be assumed?
Describe your di	nexpired personal pro	perty leases		Will the lease be assumed:
Lessor's name:				□ No
Description of lea	sed			_
Property:				☐ Yes
Lessor's name:				□ No
Description of lea	sed			□ INO
Property:				☐ Yes
Lessor's name:				□ No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor 1 _	Donald A Dascenzo	Case number (if known)	
Description of Property:	of leased	☐ Yes	
Lessor's nan		□ No	
Property:		☐ Yes	
Lessor's nan		□ No	
Property:		☐ Yes	
Lessor's nan		□ No	
Property:	51 100000	☐ Yes	
Lessor's nan		□ No	
Property:		☐ Yes	

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Debto	r1 _	Donald A Dascenzo	Case number (if known)
Part 3	S	ign Below	
	pena		ated my intention about any property of my estate that secures a debt and any personal
Under prope	pena rty tha	Ity of perjury, I declare that I have indi	ated my intention about any property of my estate that secures a debt and any personal
Under proper	pena ty tha	Ity of perjury, I declare that I have indi at is subject to an unexpired lease.	
Under propei X /	penal rty tha s/ Do Donal	Ity of perjury, I declare that I have indi at is subject to an unexpired lease. onald A Dascenzo	X

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7	:	Liquidation
\$2	45	filing fee
\$	75	administrative fee
+ \$	15	trustee surcharge
\$3	35	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-11097 Doc 1 Filed 04/07/17 Entered 04/07/17 14:26:58 Desc Main Document Page 42 of 46

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In r	Donald A Dascenzo Case No.
	Debtor(s) Chapter <b>7</b>
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 940.00
	Prior to the filing of this statement I have received \$ 940.00
	Balance Due
2.	335.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>[Other provisions as needed]</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  a. Representation of the debtors in any dischargeability actions, judicial lien avoidances, or any other adversary proceeding.
	b. Debtor is responsible for the 2 mandatory credit counseling classes.
	c. This fee agreement does not include representation in motions to redeem.

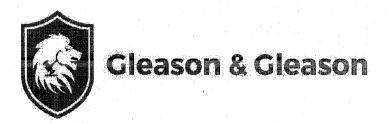
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In re	Donald A Dascenzo	Case No.	
	Debtor(s)		

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete statem this bankruptcy proceeding.	nent of any agreement or arrangement for payment to me for representation of the debtor(s) in
April 7, 2017	/s/ Julie Gleason
Date	Julie Gleason 6273536
	Signature of Attorney
	Gleason & Gleason
	77 W Washington, Ste 1218
	Chicago, IL 60602
	(312) 578-9530 Fax: (312) 578-9524
	troy@chicagobk.com
	Name of law firm



#### **Chapter 7 Information and Advice**

Attorney fees \$940 + Court costs \$335 = \$1275 total costs

Payment Plan: 3 payments of \$425. If all fees are not paid prior to the filing of your case, you will be asked to sign a post-petition fee agreement for services rendered after the filing of your case.

**Fees Cover:** Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.

FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case. Initial here: I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. I understand that if my case closes without discharge and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it.

**Typical dischargeable debts:** credit cards, medical bills, utilities, unsecured judgments, repossessions, personal loans, payday Loans

**Non dischargeable debts:** Alimony, **child support**, debts owed under a divorce decree, **student loans**, **traffic tickets**, **parking tickets**, fines, criminal restitution, debt for personal injury or death related to a DUI, overpayment of government benefits, **taxes**. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.

Secured Loans Surrendering: (House|Car|Furniture|Jewelry) If you are surrendering a car or a house you are still responsible for tickets, code violations, HOA Fees etc until ownership\title is transferred - usually through a sale, like an auction of the car or house. Title is not transferred through the bankruptcy process. You will be responsible for utilities if not disconnected. Loans through municipal credit unions may be secured by pensions. Credit union loans may be cross collateralized with other credit union loans.

Secured Loans Keeping: Initial here: \_\_\_\_\_I understand I must continue to make regular payments on all secured loans I am keeping. I may have to mail in payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not limited to 2nd mortgages and home equity lines of credit.

Payday Loans | Autodebits | Post dated checks: You must stop them with your bank. It may require closing the bank account.

Utilities: If you bankrupt your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service.

**.Credit reporting:** We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing hills

Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.

Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.

**Refund Policy:** If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing. Gleason and Gleason will then perform an accounting of time and services performed and issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's current hourly rate is \$300 an hour for attorney time.

Client	Soll 7. J	and o	Attorney	X	$\mathcal{I}$	
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Joint Client				- 1/		

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Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Dsnb Macys Po Box 8218 Mason, OH 45040

Hyundai Capital Americ 4000 Macarthur Blvd Ste Newport Beach, CA 92660

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

### United States Bankruptcy Court Northern District of Illinois

In re	Donald A Dascenzo		Case No.					
		Debtor(s)	Chapter 7					
	VERIFICATION OF CREDITOR MATRIX							
	Number of Creditors:4							
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to the	e best of my				
Date:	April 7, 2017	/s/ Donald A Dascenzo Donald A Dascenzo Signature of Debtor						